

Fig. 1

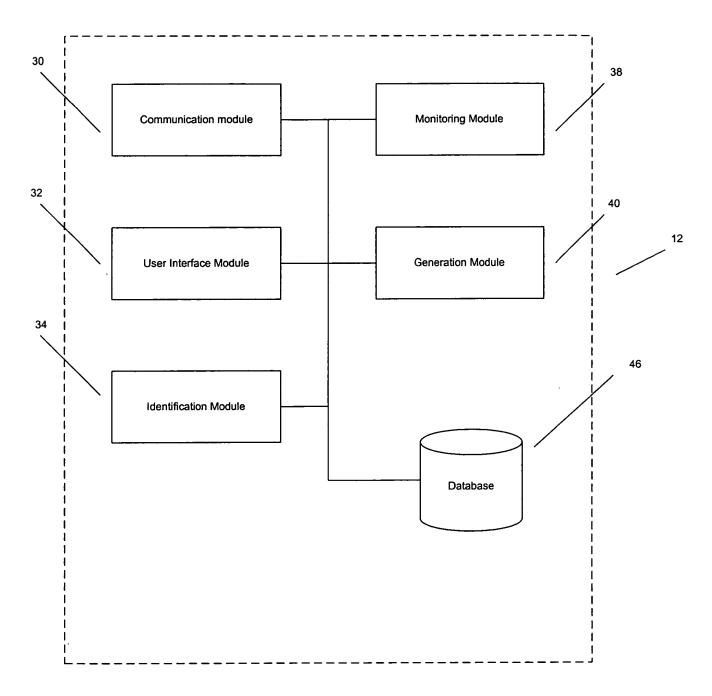


Fig. 2

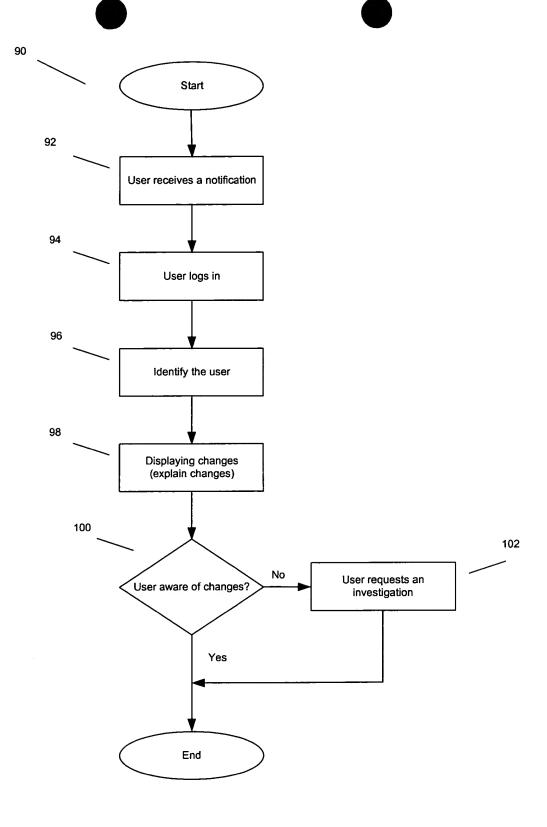
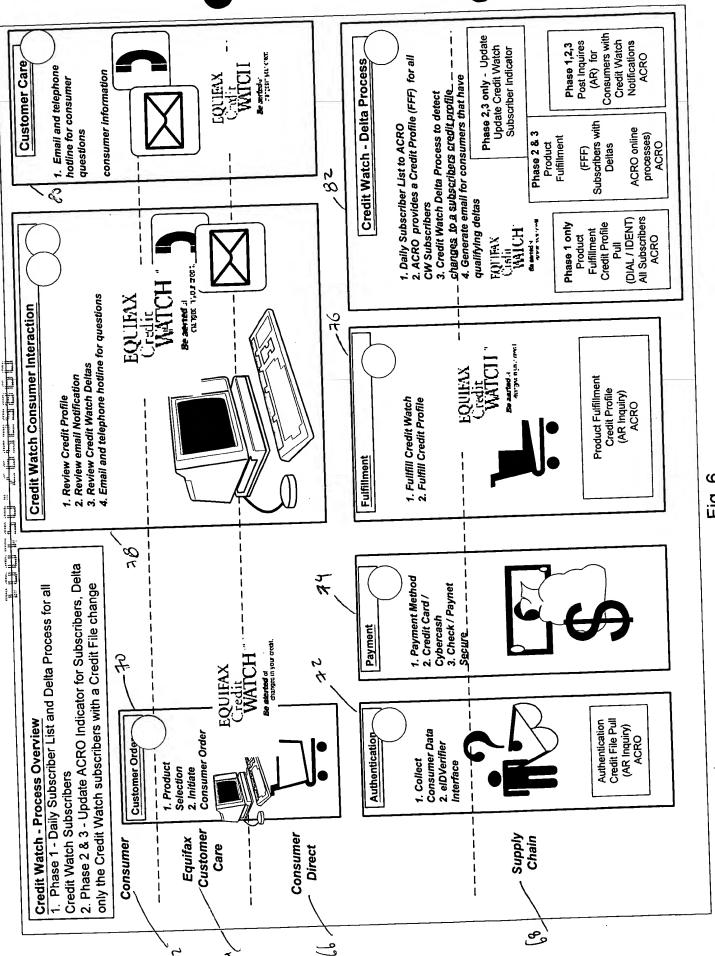


Fig. 5



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Fig. 6

Credit Watch - 1. Daily Subscri	Credit Watch - Phase 1 - Process Detail 1. Daily Subscriber List of all Credit Watch Subscribers	Detail Watch Subscribers	Credit Watch Consumer Interaction	tion	Customer Care	Care
2. ACRO provide 3. Consumer Cre	 ACRO provides files for all Credit Watch Subscribers Consumer Credit Profile Touches are Highlighed 	Watch Subscribers are Highlighed	13 Broduct			
Consumer	Customer Order 1. Product Order & Fuffilment		Review Credit Watch Credit Profile Notifications	19. Receive Notification Email	22. Consumer Questions	ons
Equifax Customer Care					23. Receive and Respond to Consumer Inquiries 1. Hotline 2. email 3. Support Application	ve and Consumer ies
Consumer Direct	2. Product Selection		12. Present Credit Profile	21. Present Credit Watch Notifications	24. Consumer Direct Support Application Review / Cancel	rer Direct plication Cancel
	Authentication	Payment	Fulfillment	Crec	Credit Watch - Delta Process	Sess
	3. Authentication	6. Payment Method	9. Product Fulfillment ESN - Credit Watch ECP - CW Credit Profile (6 free) 3CP - CE Credit Profile (at cost)	14. C	14. Create Daily Subscriber List Noti	18. Create and Deliver CW Email Notifications
Supply	4. Authentication eIDVerifier	7. Payment Method Paynet Secure	10. Product Fulfillment Credit Profile ACIS		16. Credit Watch Delta Process	; ; !
	5. Authentication Credit File Pull (AR Inquiry) ACRO	8. Payment Method Cybercash	11. Product Fulfillment Credit Profile (AR Inquiry) ACRO	15. Cree (DIAI SAI SA	15. Product Fuffilment Credit Profile Pull With All Subscribers ACRO	17. Post Inquires (AR) for Consumers with Credit Watch Notifications ACRO
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Fig. 7

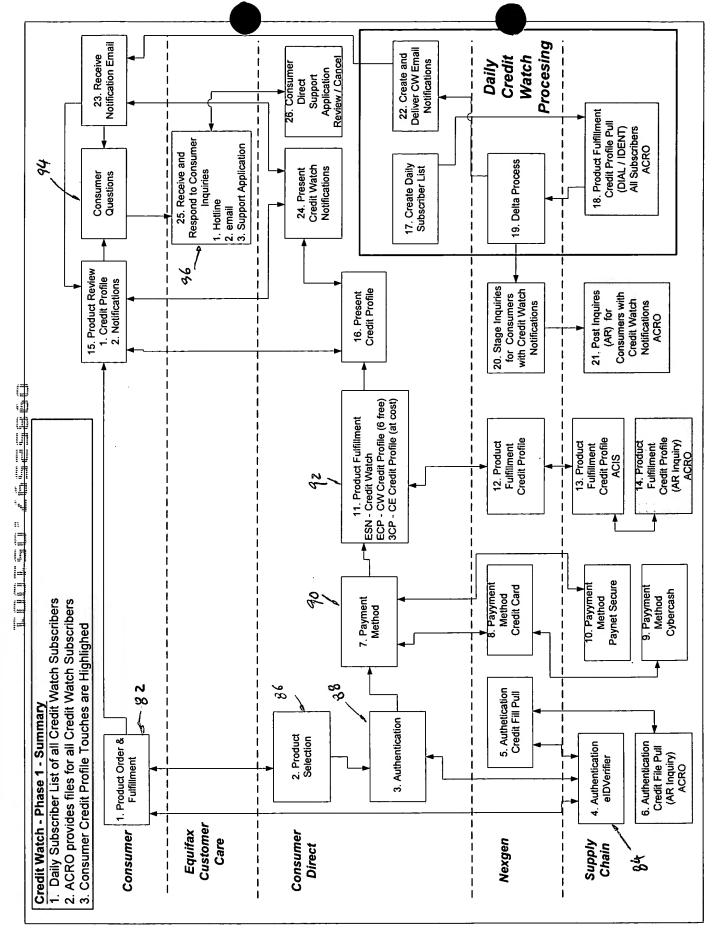


Fig. 8

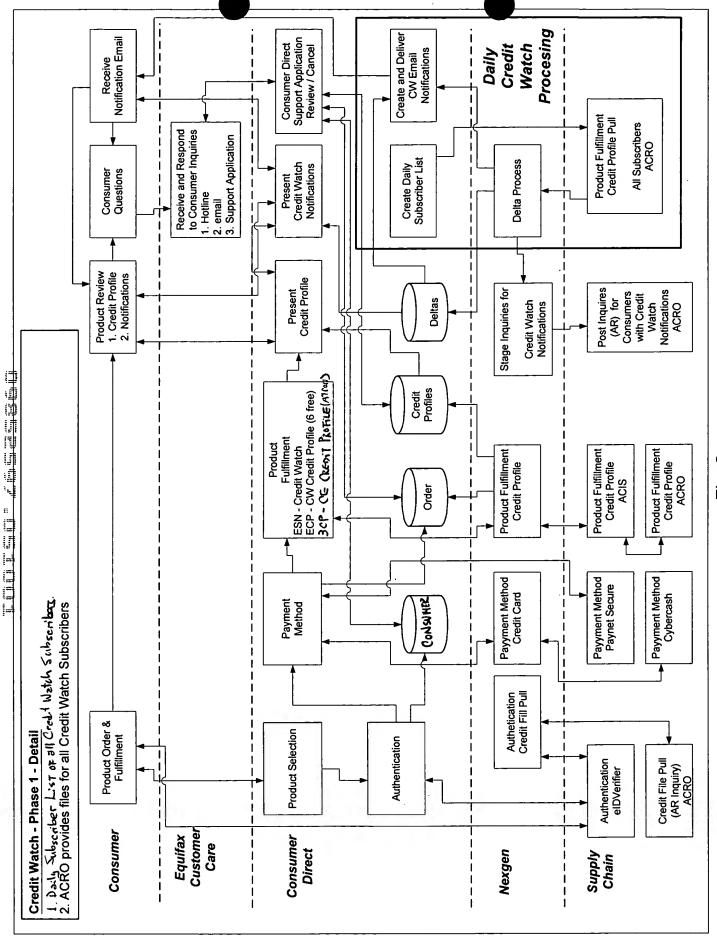


Fig. 9

Credit Watch - Phas 1. Update ACRO Su 2. Systematic Interfa	Credit Watch - Phase 2 - Process Detail 1. Update ACRO Subscriber Indicator 2. Systematic Interface to ACRO for Subscription and Cancellation	n and Cancellation	Credit Watch - Consumer Interaction	action	Customer Care
3. ACRO provides da 4. Consumer Credit F	ACRO provides daily files for subscribers with credit profile deltas Consumer Credit Profile Touches are Highlighed	h credit profile deltas	13 Product		
Consumer	Customer Order 1. Product Order & Fuffilment		Review Credit Profile Notifications	20. Receive Notification Email	23. Consumer Questions
Equifax Customer Care	 				Consumer 14. ACIS Inquiries Maintenance 1. Hotline CW Enroll / 2. email Canel 3. Support Indicator Application
Consumer	2. Product Selection		12. Present Credit Profile	22. Present Credit Watch Notifications	25. Consumer Direct Support Application 1. Review / Cancel
	Authentication	<u>Payment</u>	Fuffilment	Delta Process	
	3. Authentication	6. Payment Method	9. Product Fulfillment 1. ESN - Credit Watch 2. ECP - CW Credit Profile (6 free) 3. 3CP - CE Credit Profile (at cost)	18. Create and Deliver CW Email Notifications	
Supply Chain	4. Authentication elDVenfler	7. Payment Method Paynet Secure	10. Product Fulfillment Credit Profile ACIS	17. Credit Watch Delta Process	15. ACIS Application Maintenance Screen to Update CW Indicator
	5. Authentication Credit File Pull (xxx Inquiry) ACRO	8. Payment Method Cybercash	11. Product Fulfillment Credit Profile (AR Inquiry) ACRO	16. Product Fulfillment Credit Profile (FFF) Subscribers with Deltas (L90 offline & ACRO online processes) ACRO	19. Post Inquires (AR) for Consumers with Credit Watch Notifications ACRO

Fig. 10

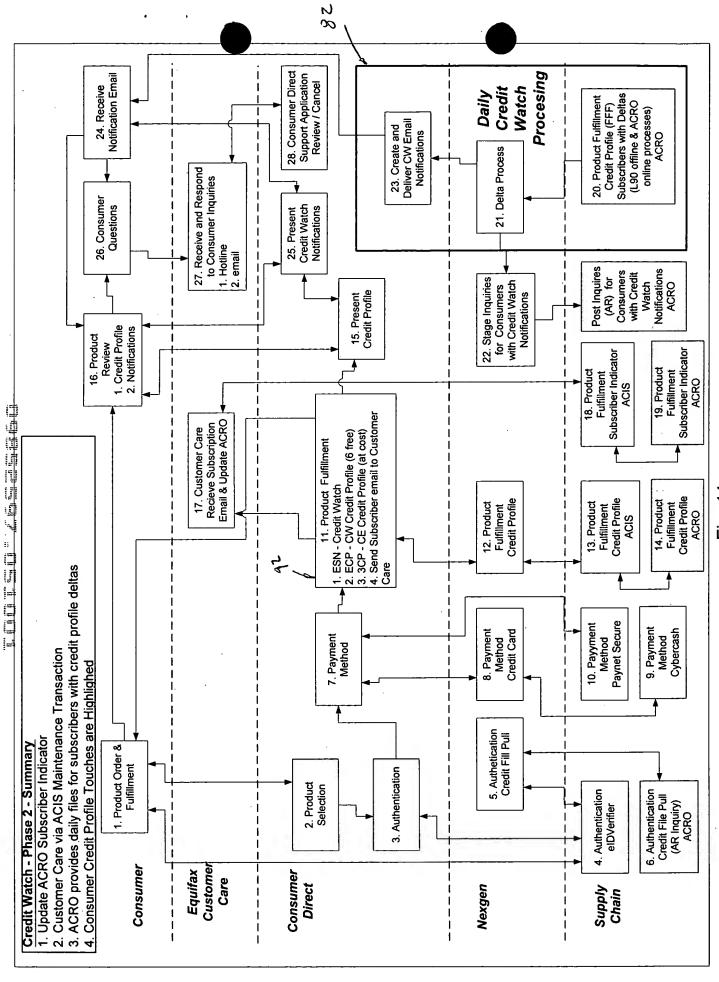


Fig. 11

Fig. 12

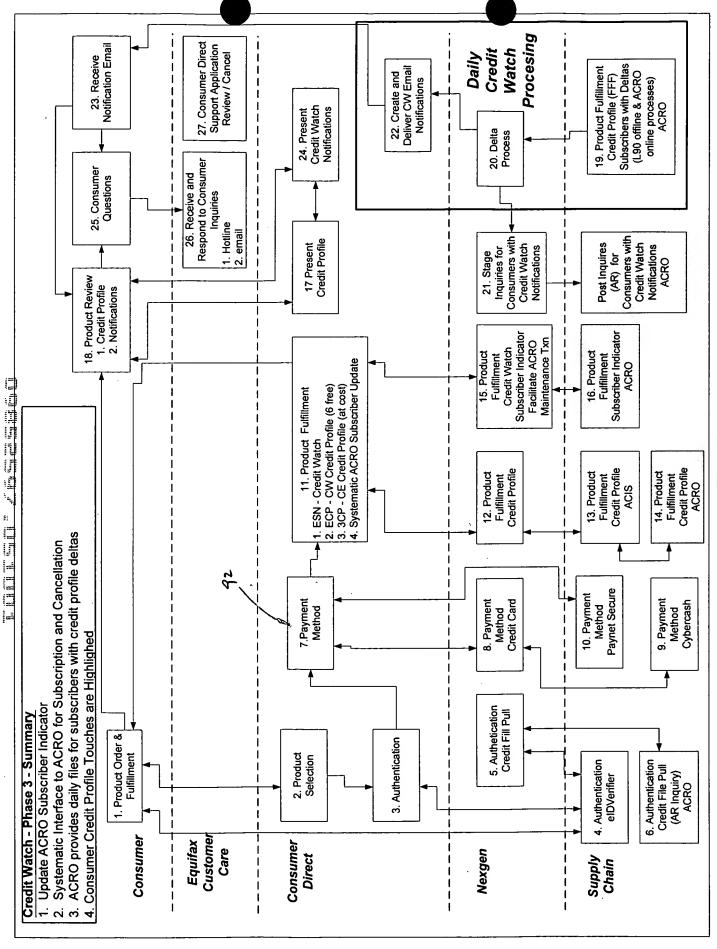


Fig. 13

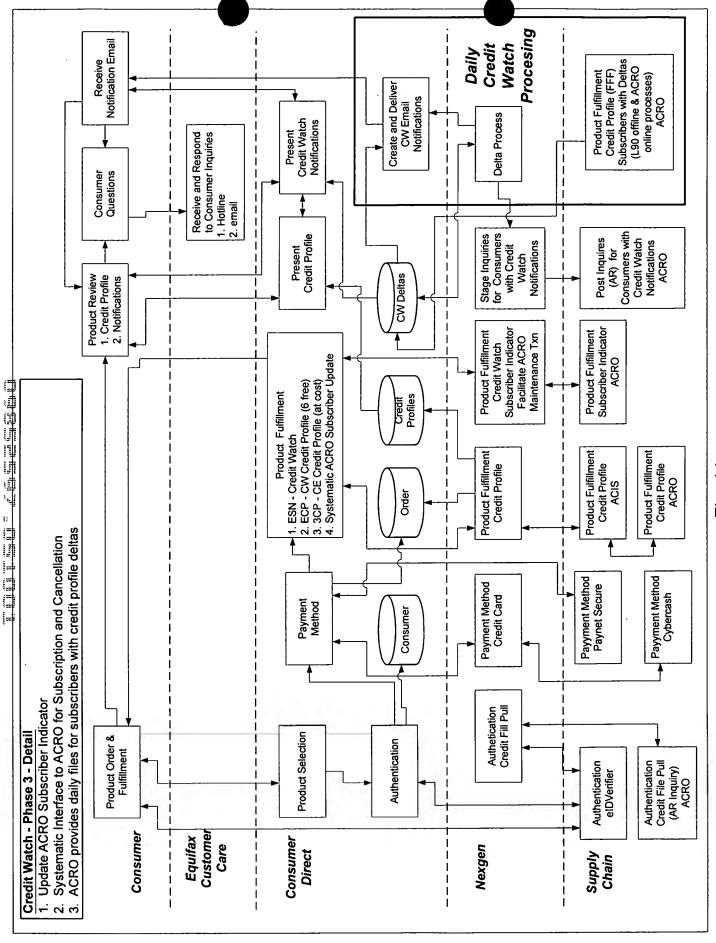


Fig. 14

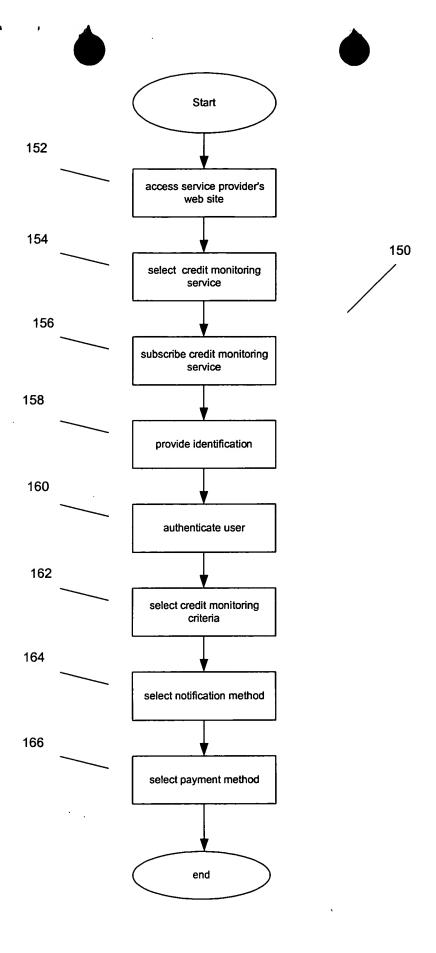


Fig. 15